



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name COLUMBIA BANKING SYSTEM, INC.

City/State TACOMA, WA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 20,946,518

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

COLUMBIA BANKING SYSTEM, INC.

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TACOMA, WA 98402

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	18,437,564	15,396,713	13,347,792	12,793,520	10,061,831
Net income (\$000)	202,820	154,244	194,451	172,882	112,828
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.97	2.60	77	3.35	2.77	85	3.84	3.01	86	3.88	3.08	86	3.85	2.92	88
+ Non-interest income	0.50	1.04	21	0.56	1.21	23	0.71	1.32	23	0.68	1.31	21	1.04	1.35	37
- Overhead expense	1.98	2.17	38	2.21	2.57	34	2.63	2.69	53	2.69	2.71	52	2.89	2.72	59
- Provision for credit losses	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18	0.12	0.14	49	0.09	0.16	30
+ Securities gains (losses)	0	0.01	56	0.02	0.02	62	0.02	0.01	79	0	0	71	0	0.01	27
+ Other tax equivalent adjustments	-0.01	0	3	-0.01	0	2	-0.01	0	0	-0.01	0	1	0.08	0	95
= Pretax net operating income (tax equivalent)	1.45	1.66	34	1.30	1.04	68	1.90	1.56	78	1.74	1.57	67	2	1.43	91
Net operating income	1.10	1.26	32	1	0.81	68	1.46	1.19	79	1.35	1.24	64	1.12	0.89	72
Net income	1.10	1.26	32	1	0.82	67	1.46	1.19	79	1.35	1.24	63	1.12	0.90	71
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.49	3.06	75	3.78	3.55	65	4.56	4.41	63	4.47	4.24	66	4.26	3.80	79
Interest expense	0.05	0.25	4	0.13	0.52	3	0.30	1.08	3	0.16	0.86	3	0.07	0.60	1
Net interest income (tax equivalent)	3.44	2.80	86	3.66	3.01	86	4.25	3.33	84	4.31	3.38	87	4.18	3.19	88
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.11	15	0.15	0.27	44	0.03	0.21	17	0.08	0.22	31	0.05	0.24	19
Earnings coverage of net loan and lease losses (X)	267.19	39.72	93	19.07	22.91	62	84.69	24.40	89	32.16	21.75	76	61.63	19.67	87
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.46	1.23	74	1.58	1.58	57	0.96	0.83	66	0.99	0.90	67	0.91	0.98	42
Allowance for loan and lease losses / Total loans and leases	1.46	1.20	75	1.58	1.55	59	0.96	0.81	67	0.99	0.89	68	0.90	0.96	44
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.22	0.49	18	0.37	0.71	20	0.38	0.57	31	0.72	0.61	65	0.95	0.72	74
30-89 days past due loans and leases / Total loans and leases	0.07	0.32	8	0.30	0.39	47	0.28	0.43	36	0.35	0.44	41	0.20	0.47	18
Liquidity and Funding															
Net noncore funding dependence	-2.71	-2.33	51	-1.82	3.20	40	9.16	14.45	35	3.86	16.62	15	2.88	17.03	12
Net short-term noncore funding dependence	-3.28	-7.71	63	-2.46	-4.76	55	8.45	3.38	61	3.37	4.66	32	2.67	4.83	32
Net loans and leases / Total assets	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33	63.47	63.98	35	65.18	62.73	44
Capitalization															
Tier 1 leverage ratio	8.55	8.98	39	8.86	9.13	43	10.17	9.76	65	10.24	9.71	69	10.96	9.53	86
Holding company equity capital / Total assets	12.36	10.71	76	14.16	11.16	87	15.34	12.43	84	15.53	12.22	84	15.33	11.94	89
Total equity capital (including minority interest) / Total assets	12.36	10.82	75	14.16	11.29	86	15.34	12.57	83	15.53	12.27	84	15.33	12.01	89
Common equity tier 1 capital / Total risk-weighted assets	13.01	12.42	66	12.88	12.38	64	12.45	12.17	61	12.74	12.12	70	11.74	12.19	49
Net loans and leases / Equity capital (X)	4.05	5.53	20	3.96	5.58	16	4.02	5.21	23	4.09	5.29	21	4.25	5.27	25
Cash dividends / Net income	41.34	28.27	79	62.38	42.30	80	52.59	33.12	83	48.28	27.31	88	45.47	31.29	74
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	26.30	10.50	88	17.79	16.68	58	7.52	9.26	56	2.97	7	37	33.73	8.28	91
Equity capital	10.27	7.46	74	8.69	6.99	65	6.21	10.49	39	4.29	7.89	46	55.87	10.18	92
Net loans and leases	12.80	3.36	82	7.23	9.07	51	4.39	9.10	34	0.28	7.89	11	34.79	9.38	91
Noncore funding	22.38	-14.79	90	-79	-12.18	0	105.23	6.59	96	3.27	10.67	40	107.33	5.59	91
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0.39	10.95	25	1.49	13.56	24	1.63	13.04	30	1.74	13.37	33	1.83	12.69	37
Equity investment in subsidiaries / Equity capital	100.30	103.22	41	100.95	102.81	40	100.08	103.22	37	101.06	103.10	42	101.40	102.10	46
Cash from ops + noncash items + op expense / Op expense + dividends	136.76	154.48	47	99.92	147.24	22	166.55	190.27	47	108.71	174.91	22	138.34	148.20	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	422,800	432,742	453,840	433,216	329,020	-2.30	43.54
Income from lease financing receivables.....	110	4	23	0	0	2650.00	
Fully taxable income on loans and leases.....	414,425	423,450	442,946	424,209	321,363	-2.13	43.92
Tax-exempt income on loans and leases.....	8,485	9,296	10,917	9,007	7,657	-8.72	28.40
Estimated tax benefit on income on loans and leases.....	5,378	4,695	6,660	5,351	6,168	14.57	8.91
Income on loans and leases (tax equivalent).....	428,288	437,441	460,523	438,567	335,188	-2.09	43.00
Investment interest income (tax equivalent).....	126,456	94,691	85,830	74,865	58,282	33.54	133.02
Interest on balances due from depository institutions.....	955	660	1,312	702	814	44.70	342.13
Interest income on other earning assets.....	327	1,286	1,317	555	318	-74.57	-1.21
Total interest income (tax equivalent).....	556,026	534,078	548,982	514,689	394,602	4.11	56.93
Interest on time deposits of \$250K or more	426	432	1,033	1,305	64	-1.39	
Interest on time deposits < \$250K.....	209	922	1,384	887	582	-77.33	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,529	7,990	19,702	9,899	4,144	-30.80	111.68
Interest on other borrowings and trading liabilities.....	428	6,459	12,529	4,254	1,652	-93.37	-64.80
Interest on subordinated debt and mandatory convertible securities	1,932	1,871	1,871	1,871	305	3.26	
Total interest expense.....	8,524	17,674	36,519	18,216	6,747	-51.77	96.45
Net interest income (tax equivalent).....	547,502	516,404	512,463	496,473	387,855	6.02	56.44
Non-interest income.....	91,618	86,336	95,145	86,903	104,936	6.12	6.39
Adjusted operating income (tax equivalent)	639,120	602,740	607,608	583,376	492,791	6.04	46.56
Overhead expense.....	364,988	339,820	351,453	344,080	291,102	7.41	38.54
Provision for credit losses.....	5,000	77,700	3,493	14,770	8,631		-53.61
Securities gains (losses)	314	3,285	2,132	106	-11	-90.44	-73.41
Other tax equivalent adjustments	-1,916	-1,870	-1,772	-1,863	7,987		
Pretax net operating income (tax equivalent).....	267,417	200,048	253,048	222,573	201,034	33.68	64.03
Applicable income taxes	53,689	38,148	47,161	38,954	65,155	40.74	19.53
Tax equivalent adjustments	10,908	7,656	11,436	10,737	23,051	42.48	-17.67
Applicable income taxes (tax equivalent).....	64,597	45,804	58,597	49,691	88,206	41.03	11.06
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	202,820	154,244	194,451	172,882	112,828	31.49	93.41
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	202,820	154,244	194,451	172,882	112,828	31.49	93.41
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	202,820	154,244	194,451	172,882	112,828	31.49	93.41
Investment securities income (tax equivalent).....	126,456	94,691	85,830	74,865	58,282	33.54	133.02
US Treasury and agency securities (excluding mortgage-backed securities)	3,649	3,367	5,759	8,116	5,620	8.38	-27.33
Mortgage-backed securities	93,171	69,531	59,178	45,484	31,575	34.00	223.02
All other securities	29,636	21,793	20,893	21,265	21,087	35.98	45.25
Cash dividends declared.....	83,841	96,215	102,265	83,459	51,308	-12.86	-5.62
Common	83,841	96,215	102,265	83,459	51,308	-12.86	-5.45
Preferred.....	0	0	0	0	0		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.02	2.85	63	3.47	3.27	65	4.11	4	60	4.02	3.87	63	3.92	3.47	80
Less: Interest expense	0.05	0.23	4	0.11	0.48	3	0.27	0.98	4	0.14	0.79	3	0.07	0.55	1
Equals: Net interest income (tax equivalent)	2.97	2.60	77	3.35	2.77	85	3.84	3.01	86	3.88	3.08	86	3.85	2.92	88
Plus: Non-interest income	0.50	1.04	21	0.56	1.21	23	0.71	1.32	23	0.68	1.31	21	1.04	1.35	37
Equals: adjusted operating income (tax equivalent)	3.47	3.70	35	3.91	4.04	44	4.55	4.41	61	4.56	4.46	57	4.90	4.33	77
Less: Overhead expense	1.98	2.17	38	2.21	2.57	34	2.63	2.69	53	2.69	2.71	52	2.89	2.72	59
Less: Provision for credit losses	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18	0.12	0.14	49	0.09	0.16	30
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	55	0.02	0.02	62	0.02	0.01	79	0	0	72	0	0.01	28
Plus: other tax equivalent adjustments	-0.01	0	3	-0.01	0	2	-0.01	0	0	-0.01	0	1	0.08	0	95
Equals: Pretax net operating income (tax equivalent)	1.45	1.66	34	1.30	1.04	68	1.90	1.56	78	1.74	1.57	67	2	1.43	91
Less: Applicable income taxes (tax equivalent)	0.35	0.38	44	0.30	0.23	68	0.44	0.36	77	0.39	0.33	65	0.88	0.55	87
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.10	1.26	32	1	0.81	68	1.46	1.19	79	1.35	1.24	64	1.12	0.89	72
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.10	1.26	32	1	0.82	67	1.46	1.19	79	1.35	1.24	63	1.12	0.90	71
Memo: Net income (last four quarters)	1.10	1.26	32	1	0.82	67	1.46	1.19	79	1.35	1.24	64	1.12	0.91	71
Net income—BHC and noncontrolling (minority) interest	1.10	1.27	32	1	0.83	67	1.46	1.20	78	1.35	1.25	62	1.12	0.91	71
Margin Analysis															
Average earning assets / Average assets	86.40	93.08	1	91.67	92.32	41	90.27	91.05	37	90.03	91.48	30	92.16	91.61	57
Average interest-bearing funds / Average assets	43.30	61.99	2	43.54	64.06	2	44.77	65.57	3	43.95	65.56	2	45	65.75	2
Interest income (tax equivalent) / Average earning assets	3.49	3.06	75	3.78	3.55	65	4.56	4.41	63	4.47	4.24	66	4.26	3.80	79
Interest expense / Average earning assets	0.05	0.25	4	0.13	0.52	3	0.30	1.08	3	0.16	0.86	3	0.07	0.60	1
Net interest income (tax equivalent) / Average earning assets	3.44	2.80	86	3.66	3.01	86	4.25	3.33	84	4.31	3.38	87	4.18	3.19	88
Yield or Cost															
Total loans and leases (tax equivalent)	4.36	4.01	74	4.65	4.27	71	5.35	5.09	73	5.22	4.95	74	5.02	4.52	80
Interest-bearing bank balances	0.15	0.14	76	0.16	0.27	18	5.07	2.04	97	1.33	1.64	26	1.39	1.05	85
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets		0.45			0.60			0.99			1.11			1.11	
Total earning assets	3.41	3.04	74	3.72	3.51	60	4.45	4.36	57	4.36	4.20	59	4.09	3.73	75
Investment securities (tax equivalent)	2.47	1.77	88	2.40	2.25	65	2.73	2.76	48	2.63	2.68	47	2.48	2.47	52
US Treasury and agency securities (excluding mortgage-backed securities)	0.49	1.14	15	0.67	1.75	9	1.42	2.32	9	1.49	2.05	13	1.23	1.62	22
Mortgage-backed securities	1.85	1.57	81	2.36	2.05	79	2.57	2.61	46	2.56	2.50	58	2.21	2.23	52
All other securities	3.60	2.81	78	4.05	3.24	79	4.17	4.06	71	3.65	4.20	49	4.11	3.66	68
Interest-bearing deposits	0.08	0.21	18	0.15	0.53	5	0.41	1.10	8	0.23	0.81	5	0.11	0.49	6
Time deposits of \$250K or more	0.36	0.66	19	0.37	1.42	2	0.93	1.96	5	1.41	1.44	43			
Time deposits < \$250K	0.09	0.62	2	0.39	1.36	3	0.48	1.82	3	0.25	1.29	5			
Other domestic deposits	0.07	0.15	27	0.14	0.36	10	0.40	0.93	8	0.20	0.67	5			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.17	0.17	67	0.43	0.62	43	1.77	1.86	47	0.96	1.51	34	0.95	0.94	54
Other borrowed funds and trading liabilities	0.40	1.27	23	1.53	1.50	51	2.27	2.38	42	2.29	2.28	54	1.35	1.77	29
All interest-bearing funds	0.11	0.37	7	0.26	0.74	6	0.61	1.49	7	0.32	1.19	3	0.15	0.82	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	91,618		86,336		95,145		86,903		104,936						
Fiduciary activities income	6,406		5,825		5,693		5,416		4,998						
Service charges on deposit accounts - domestic	25,549		24,379		27,034		28,245		26,187						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	9,460		8,125		13,189		11,743		8,169						
Insurance activities revenue.....	394		134		138		141		196						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	1,885		1,053		1,133		1,018		981						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	11,670		14,077		12,708		2,764		3,984						
Other non-interest income.....	36,254		32,743		35,250		37,576		60,421						
Total overhead expenses	364,988		339,820		351,453		344,080		291,102						
Personnel expense.....	224,622		210,201		213,618		199,828		169,858						
Net occupancy expense.....	36,950		34,809		34,045		34,699		30,343						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	7,986		8,724		10,479		12,235		6,334						
Other operating expenses.....	95,430		86,086		93,311		97,318		84,567						
Fee income on mutual funds and annuities.....	5,803		5,494		10,754		9,437		6,076						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	2,170		2,091		2,162		2,137		2,123						
Average personnel expense per employee.....	103.51		100.53		98.81		93.51		80.01						
Average assets per employee.....	8,496.57		7,363.33		6,173.82		5,986.67		4,739.44						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.33	2.17	88	6.36	2.02	89	11.30	2.72	93	10.86	3.08	92	5.79	2.85	79
Overhead expenses / Net Interest Income + non-interest income	58.28	59.28	41	57.28	62.28	35	59.13	61.29	44	60.28	60.88	49	60.93	63.61	35
Percent of Average Assets															
Total overhead expense	1.98	2.17	38	2.21	2.57	34	2.63	2.69	53	2.69	2.71	52	2.89	2.72	59
Personnel expense.....	1.22	1.21	53	1.37	1.30	59	1.60	1.41	72	1.56	1.44	62	1.69	1.42	74
Net occupancy expense.....	0.20	0.23	34	0.23	0.26	31	0.26	0.28	36	0.27	0.28	50	0.30	0.29	57
Other operating expenses.....	0.56	0.72	29	0.62	0.94	21	0.78	0.97	42	0.86	0.97	48	0.90	1	46
Overhead less non-interest income	1.48	1.10	83	1.65	1.25	79	1.92	1.32	85	2.01	1.38	90	1.85	1.34	85
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.11	58.83	38	56.38	61.82	31	57.84	60.64	42	58.98	60.37	45	59.07	62.73	33
Personnel expense.....	35.15	32.93	62	34.87	32.36	63	35.16	32.39	65	34.25	32.51	59	34.47	32.93	55
Net occupancy expense.....	5.78	6.23	44	5.78	6.58	34	5.60	6.52	32	5.95	6.48	35	6.16	6.70	38
Other operating expenses.....	16.18	19.18	31	15.73	22.28	18	17.08	21.20	28	18.78	20.90	40	18.45	22.41	26
Total non-interest income	14.34	27.67	19	14.32	28.83	21	15.66	29.23	21	14.90	28.50	20	21.29	31.08	31
Fiduciary activities income	1	2.20	44	0.97	2.09	40	0.94	1.97	42	0.93	2.14	42	1.01	2.38	41
Service charges on domestic deposit accounts	4	3.27	61	4.04	3.27	64	4.45	3.88	56	4.84	4.15	58	5.31	4.28	59
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions.....	1.48	2.58	51	1.35	2.46	48	2.17	3.54	58	2.01	3.42	57	1.66	3.62	47
Insurance activities revenue.....	0.06	0.36	50	0.02	0.41	39	0.02	0.47	38	0.02	0.47	39	0.04	0.55	37
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.29	0.60	58	0.17	0.01	72	0.19	0.28	57	0.17	0.65	41	0.20	0.60	42
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.83	3.30	42	2.34	3.92	52	2.09	1.86	62	0.47	1.61	33	0.81	1.67	44
Other non-interest income.....	5.67	9.27	29	5.43	9.65	28	5.80	10.04	24	6.44	9.86	34	12.26	10.77	63
Overhead less non-interest income	42.77	30.52	86	42.06	31.93	76	42.18	31.06	84	44.08	31.46	89	37.78	31.19	70
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.08	21.18	34	19.07	18.63	47	18.64	20.56	32	17.50	19.04	29	32.41	32.99	47
Applicable income tax + TE / Pretax net operating income + TE	24.16	22.67	71	22.90	21.18	57	23.16	23.23	51	22.33	21.56	52	43.88	37.95	70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	6,721,479	5,330,854	5,264,031	5,047,718	5,100,554	26.09	82.53	
Commercial and industrial loans	2,442,490	2,629,127	2,147,681	2,123,524	2,071,293	-7.10	74.21	
Loans to individuals	43,027	35,526	43,773	43,323	49,557	21.11	-10.65	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	463,937	489,759	463,358	376,329	377,954	-5.27	21.96	
Other loans and leases	980,778	968,875	842,340	804,466	765,065	1.23	36.25	
Less: Unearned income	0	0	0	0	0		-100.00	
Loans and leases, net of unearned income	10,651,711	9,454,141	8,761,183	8,395,360	8,364,423	12.67	71.27	
Less: Allowance for loan and lease losses	155,578	149,140	83,968	83,369	75,646	4.32	122.12	
Net loans and leases	10,496,133	9,305,001	8,677,215	8,311,991	8,288,777	12.80	70.69	
Debt securities that reprice or mature in over 1 year	7,912,616	5,121,394	3,654,535	3,016,108	2,561,564	54.50	259.37	
Mutual funds and equity securities	1,668	90	102	76	5,080	1753.33	-67.19	
Subtotal	18,410,417	14,426,485	12,331,852	11,328,175	10,855,421	27.62	120.32	
Interest-bearing bank balances	671,300	434,867	24,132	17,407	97,918	54.37	2051.60	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	146,710	88,741	91,608	151,339	176,187	65.32	104.62	
Trading assets	0	0	0	0	0			
Total earning assets	19,228,427	14,950,093	12,447,592	11,496,921	11,129,526	28.62	127.31	
Non-interest-bearing cash and due from depository institutions	153,413	218,899	223,541	260,180	244,615	-29.92	-20.53	
Premises, fixed assets, and leases	231,477	222,517	220,059	165,832	164,984	4.03	59.15	
Other real estate owned	381	553	552	6,019	13,298	-31.10	-93.65	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	1,332,820	1,192,786	1,187,886	1,166,193	1,164,463	11.74	88.75	
Total assets	20,946,518	16,584,848	14,079,630	13,095,145	12,716,886	26.30	120.27	
Quarterly average assets	20,857,983	16,477,246	13,750,840	13,050,536	11,450,963	26.59	118.36	
Average loans and leases (YTD)	9,830,594	9,409,961	8,611,328	8,408,989	6,678,659	4.47	62.45	
Memoranda								
Loans held-for-sale	9,774	26,480	17,718	3,849	5,766	-63.09	67.19	
Loans not held-for-sale	10,641,937	9,427,661	8,743,465	8,391,511	8,358,657	12.88	71.27	
Real estate loans secured by 1–4 family	1,023,682	710,061	655,039	647,129	615,915	44.17	81.52	
Commercial real estate loans	5,366,019	4,330,855	4,306,700	4,115,811	4,168,618	23.90	88.62	
Construction and land development	384,756	268,662	361,177	504,457	595,228	43.21	29.52	
Multifamily	495,997	395,896	411,741	341,309	304,115	25.28	75.18	
Nonfarm nonresidential	4,485,266	3,666,297	3,533,782	3,270,045	3,269,275	22.34	98.05	
Real estate loans secured by farmland	331,778	289,938	302,292	284,778	316,021	14.43	21.34	
Total investment securities	8,060,994	5,210,225	3,746,245	3,167,523	2,742,831	54.71	253.77	
U.S. Treasury securities	157,536	0	0	247	249			19592.00
US agency securities (excluding mortgage-backed securities)	713,781	688,226	378,464	562,801	531,663	3.71	75.96	
Municipal securities	997,291	753,572	488,802	574,323	596,004	32.34	109.93	
Mortgage-backed securities	6,143,124	3,768,337	2,878,877	2,030,076	1,609,835	63.02	341.32	
Asset-backed securities	47,594	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	1,668	90	102	76	5,080	1753.33	-67.19	
Available-for-sale securities	5,910,999	5,210,135	3,746,143	3,167,447	2,742,831	13.45	159.42	
U.S. Treasury securities	157,536	0	0	247	249			19592.00
US agency securities (excluding mortgage-backed securities)	713,781	688,226	378,464	562,801	531,663	3.71	75.96	
Municipal securities	997,291	753,572	488,802	574,323	596,004	32.34	109.93	
Mortgage-backed securities	3,994,797	3,768,337	2,878,877	2,030,076	1,609,835	6.01	186.98	
Asset-backed securities	47,594	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	5,080		-100.00	
Held-to-maturity securities appreciation (depreciation)	-25,722							
Available-for-sale securities appreciation (depreciation)	12,959	212,607	43,046	-43,168	-25,774	-93.90		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	968,062	861,573	588,573	467,138	419,383	12.36	142.69	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	8,862,260	6,913,842	5,329,608	915,327	1,781,297	28.18	943.44
NOW, ATS and transaction accounts	2,693,290	2,010,512	1,351,391	187,175	390,622	33.96	1664.10
Time deposits less brokered deposits < \$250K	285,718	226,257	235,816	268,339	-6,463	26.28	
MMDA and other savings accounts	6,012,591	4,608,289	3,607,030	8,941,182	7,869,784	30.47	-9.60
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	17,853,859	13,758,900	10,523,845	10,312,023	10,035,240	29.76	127.05
Time deposits of \$250K or more	160,239	107,686	151,994	88,173	99,149	48.80	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	86,013	73,859	64,437	61,094	79,059	16.46	6.42
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,772	163	946,705	392,000	4,136	1600.61	3596.00
Other borrowings w/remaining maturity over 1 year	70,962	74,754	69,794	7,523	7,443	-5.07	992.90
Brokered deposits < \$250K	0	5,000	12,259	57,930	397,696	-100.00	
Noncore funding	319,986	261,462	1,245,189	606,720	587,483	22.38	12.92
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	20,310	35,092	35,277	35,462	43,895	-42.12	
Other liabilities	163,621	181,787	115,357	107,291	100,346	-9.99	46.36
Total liabilities	18,357,776	14,237,241	11,919,668	11,061,496	10,766,964	28.94	122.29
 Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		-100.00
Common stock	1,930,187	1,660,998	1,650,753	1,642,246	1,634,705	16.21	93.83
Common surplus	0	0	0	0	0		
Retained earnings	694,227	575,249	519,676	426,708	337,442	20.68	155.27
Accumulated other comprehensive income	35,162	182,194	40,367	-35,305	-22,225	-80.70	
Other equity capital components	-70,834	-70,834	-50,834	0	0		
Total holding company equity capital	2,588,742	2,347,607	2,159,962	2,033,649	1,949,922	10.27	106.93
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,588,742	2,347,607	2,159,962	2,033,649	1,949,922	10.27	106.93
Total liabilities and capital	20,946,518	16,584,848	14,079,630	13,095,145	12,716,886	26.30	120.27
 Memoranda							
Non-interest-bearing deposits	8,862,260	6,913,842	5,329,608	5,227,216	5,081,901	28.18	124.67
Interest-bearing deposits	9,151,838	6,957,744	5,358,490	5,230,910	5,450,184	31.53	122.41
Total deposits	18,014,098	13,871,586	10,688,098	10,458,126	10,532,085	29.86	123.52
Long-term debt that reprices within 1 year	0	0	0	0	0		
 Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,347,607	2,159,963	2,033,649	1,949,922	1,251,012		
Accounting restatements	0	-2,457	782	0	67		
Net income	202,820	154,244	194,451	172,882	112,828		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	13,128	10,245	8,507	7,541	82		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	20,000	50,834	0	0		
Changes incident to business combinations	256,061	0	0	0	636,385		
Less: Dividends declared	83,841	96,215	102,265	83,459	51,308		
Change in other comprehensive income	-147,033	141,827	75,672	-13,237	856		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,588,742	2,347,607	2,159,962	2,033,649	1,949,922		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	32.09	36.25	35	32.14	36.22	36	37.39	37.78	42	38.55	37.19	47	40.11	35.54	54
Commercial and industrial loans	11.66	10.76	61	15.85	13.52	64	15.25	12.02	67	16.22	12.85	68	16.29	12.62	66
Loans to individuals	0.21	3.36	16	0.21	3.40	17	0.31	4.20	19	0.33	4.31	18	0.39	4.47	23
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	2.21	0.18	94	2.95	0.19	95	3.29	0.24	95	2.87	0.30	94	2.97	0.21	94
Other loans and leases.....	4.68	4.47	59	5.84	4.63	65	5.98	5.01	60	6.14	5	63	6.02	5.10	61
Net loans and leases.....	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33	63.47	63.98	35	65.18	62.73	44
Debt securities over 1 year.....	37.78	19.46	95	30.88	15.55	95	25.96	14.60	91	23.03	14.63	87	20.14	14.83	75
Mutual funds and equity securities	0.01	0.06	38	0	0.05	28	0	0.06	30	0	0.06	26	0.04	0.06	52
Subtotal	87.89	79.22	87	86.99	78.16	86	87.59	79.65	76	86.51	79.97	66	85.36	79.31	60
Interest-bearing bank balances	3.20	8.50	23	2.62	7.51	15	0.17	3.06	1	0.13	3.04	2	0.77	3.46	16
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.70	1.56	40	0.54	1.68	25	0.65	1.91	34	1.16	1.96	47	1.39	1.86	53
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	91.80	91.77	50	90.14	91.05	41	88.41	89.53	34	87.80	89.74	26	87.52	89.84	25
Non-interest cash and due from depository institutions.....	0.73	0.82	41	1.32	1.07	72	1.59	1.14	80	1.99	1.21	91	1.92	1.22	91
Other real estate owned.....	0	0.01	34	0	0.02	26	0	0.03	24	0.05	0.04	62	0.10	0.05	78
All other assets.....	7.47	7.35	54	8.54	7.82	60	10	9.27	62	10.22	8.98	67	10.56	8.86	71
Memoranda															
Short-term investments	3.91	11.47	16	3.16	11.17	13	0.82	7.63	4	1.29	7.80	11	2.16	8.69	26
U.S. Treasury securities.....	0.75	1.47	58	0	0.84	17	0	1.03	11	0	1.04	33	0	1.02	29
US agency securities (excluding mortgage-backed securities)	3.41	0.82	89	4.15	0.63	94	2.69	0.54	93	4.30	0.69	93	4.18	0.75	91
Municipal securities	4.76	1.73	83	4.54	1.69	83	3.47	1.34	83	4.39	1.62	83	4.69	1.60	87
Mortgage-backed securities	29.33	14.14	92	22.72	11.75	91	20.45	11.44	92	15.50	11.13	76	12.66	11.06	59
Asset-backed securities	0.23	0.50	63	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	8	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10
Loans held-for-sale.....	0.05	0.55	32	0.16	0.52	37	0.13	0.39	42	0.03	0.30	28	0.05	0.33	27
Loans held for investment	50.81	58.06	25	56.85	61.72	26	62.10	63.50	34	64.08	63.93	36	65.73	62.63	44
Real estate loans secured by 1–4 family	4.89	11.46	22	4.28	11.91	21	4.65	13.29	19	4.94	13.46	18	4.84	13.44	18
Revolving	1.16	1.42	52	1.54	1.66	55	2.10	2.07	55	2.22	2.27	54	2.37	2.40	53
Closed-end, secured by first liens	3.66	9.67	21	2.67	9.81	15	2.44	10.69	15	2.55	10.57	14	2.22	10.35	14
Closed-end, secured by junior liens	0.06	0.17	36	0.07	0.22	31	0.11	0.28	38	0.17	0.31	42	0.25	0.34	51
Commercial real estate loans	25.62	22.69	56	26.11	22.22	58	30.59	22.23	65	31.43	21.58	70	32.78	19.88	77
Construction and land development	1.84	3.34	38	1.62	3.40	31	2.57	3.44	49	3.85	3.51	57	4.68	3.25	69
Multifamily.....	2.37	3.57	46	2.39	3.12	44	2.92	3.01	57	2.61	2.72	56	2.39	2.54	54
Nonfarm nonresidential	21.41	14.57	75	22.11	14.72	75	25.10	14.69	79	24.97	14.44	80	25.71	13.30	87
Real estate loans secured by farmland.....	1.58	0.30	92	1.75	0.33	93	2.15	0.36	92	2.17	0.41	91	2.49	0.32	94

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	63.10	61.05	45	56.39	57.15	38	60.08	57.46	46	60.13	56.49	46	60.98	54.84	50
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	9.61	19.86	22	7.51	19.43	17	7.48	20.75	13	7.71	21.10	13	7.36	21.45	14
Real estate loans secured by 1–4 family.....	2.29	2.43	51	2.70	2.64	53	3.37	3.15	53	3.47	3.50	52	3.60	3.77	50
Revolving	7.32	17.24	20	4.82	16.59	13	4.11	17.39	11	4.24	17.39	10	3.76	17.41	11
Closed-end.....	50.38	37.86	68	45.81	34.63	66	49.16	33.52	77	49.02	32.14	79	49.84	29.99	85
Commercial real estate loans	3.61	5.65	42	2.84	5.26	33	4.12	5.09	48	6.01	5.20	57	7.12	4.90	74
Construction and land development.....	1.47	1.18	64	1.13	0.93	64	1.52	0.94	71	1.78	1.02	72	1.75	0.89	75
1–4 family.....	2.14	4.40	31	1.71	4.19	22	2.61	4.02	40	4.23	4.05	57	5.37	3.90	70
Other.....	4.66	5.78	51	4.19	4.96	50	4.70	4.69	60	4.07	4.10	59	3.64	3.84	55
Multifamily.....	42.11	24.56	87	38.78	22.93	89	40.33	22.15	91	38.95	21.40	92	39.09	20.03	96
Nonfarm nonresidential	21.73	8.29	96	21.01	7.68	97	21.66	7.72	96	20.75	8.03	95	20.50	7.58	96
Owner-occupied.....	20.37	15.94	67	17.77	14.95	60	18.67	14.34	66	18.20	13.38	66	18.59	12.45	75
Other.....	3.11	0.54	92	3.07	0.54	92	3.45	0.55	92	3.39	0.63	91	3.78	0.51	92
Real estate loans secured by farmland.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Loans to depository institutions and acceptances of other banks.....	22.93	18.86	65	27.81	22.17	72	24.51	19.53	69	25.29	20.32	68	24.76	20.53	64
Commercial and industrial loans	0.40	6.24	19	0.38	6.13	17	0.50	7.13	15	0.52	7.36	15	0.59	7.61	20
Loans to individuals	0	0.53	22	0	0.65	45	0	0.81	42	0	1.02	42	0	0.05	1.12
Credit card loans	4.36	0.34	94	5.18	0.32	96	5.29	0.37	95	4.48	0.46	94	4.52	0.33	94
Agricultural loans.....	9.21	8.75	63	10.25	9.09	65	9.61	9.85	63	9.58	9.66	61	9.15	10.32	57
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	363.24	391.81	40	350.50	381.27	40	375.69	391.26	43	377.61	379.80	47	410.82	366.85	55
Real estate loans secured by 1–4 family.....	55.32	126.06	23	46.69	125.03	19	46.75	138.18	16	48.41	137.84	17	49.61	138.55	17
Revolving	13.18	15.44	52	16.75	17.42	54	21.07	21.26	56	21.77	23.33	54	24.27	25.05	52
Closed-end.....	42.14	108.85	21	29.93	106.14	16	25.68	115.20	12	26.64	112.79	11	25.34	111.69	12
Commercial real estate loans	289.99	245.88	58	284.75	234.65	57	307.36	229.44	62	307.89	219.72	67	335.76	204.45	75
Construction and land development.....	20.79	35.95	39	17.66	35.62	32	25.78	34.95	45	37.74	35.36	56	47.94	32.91	68
1–4 family.....	8.48	7.42	63	7.05	6.34	60	9.48	6.61	67	11.15	7.04	69	11.79	6.16	75
Other.....	12.31	28.11	26	10.62	28.16	26	16.30	27.32	37	26.59	27.26	51	36.15	26.01	69
Multifamily.....	26.80	38.66	47	26.03	32.74	46	29.39	31.04	55	25.53	27.85	54	24.49	25.95	56
Nonfarm nonresidential	242.39	158.05	79	241.06	155.06	79	252.20	152.10	80	244.62	147.22	78	263.32	137.03	87
Owner-occupied.....	125.11	52.99	92	130.62	52.37	93	135.44	53.07	92	130.31	54.89	93	138.08	51.62	95
Other.....	117.28	102.54	56	110.44	100.54	55	116.77	97.41	59	114.31	91.80	61	125.24	84.09	71
Real estate loans secured by farmland.....	17.93	3.22	93	19.06	3.44	92	21.57	3.60	92	21.30	4.02	91	25.45	3.31	93
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	132	114.45	64	172.86	139.91	66	153.28	122.02	66	158.86	128.82	64	166.83	126.55	65
Loans to individuals	2.33	34.55	17	2.34	37.47	17	3.12	43.51	17	3.24	42.67	17	3.99	44.83	23
Credit card loans	0	2.77	23	0	3.30	46	0	4.34	43	0	5.31	43	0.31	5.73	46
Agricultural loans.....	25.07	1.86	95	32.20	1.88	96	33.07	2.18	95	28.15	2.72	94	30.44	1.88	95
Other loans and leases.....	53	51.06	63	63.70	49.54	66	60.12	52.44	62	60.18	51.79	61	61.62	52.78	62
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.85	30.07	49	26.60	27.32	48	28.63	26.45	50	29.65	24.79	58	30.25	23.09	66
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	171.85	195.33	43	165.37	183.76	44	179.03	178.57	49	186.23	167.93	53	203.77	156.17	62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	296.96	252.85	58	295.99	240.85	58	314.47	236.10	64	316.54	225.98	68	341.85	210.40	76

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.91	11.47	16	3.16	11.17	13	0.82	7.63	4	1.29	7.80	11	2.16	8.69	26
Liquid assets	36.02	29.03	72	30.81	26.22	65	24.89	22.44	67	21.92	22.72	63	19.54	24.04	49
Investment securities	38.48	21.63	93	31.42	17.85	89	26.61	16.99	85	24.19	17.27	83	21.57	17.35	68
Net loans and leases	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33	63.47	63.98	35	65.18	62.73	44
Net loans, leases and standby letters of credit	50.28	59.49	20	56.29	62.48	25	61.81	64.84	31	63.69	65.07	33	65.58	63.89	40
Core deposits	85.24	75.71	95	82.96	70.67	93	74.75	63.09	76	78.75	62.13	91	78.91	61.26	89
Noncore funding	1.53	10.30	3	1.58	14.13	1	8.84	19.36	22	4.63	21.34	5	4.62	22.32	4
Time deposits of \$250K or more	0.76	1.58	25	0.65	2.11	17	1.08	2.94	19	0.67	2.89	12	0.78	2.57	20
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.41	1.23	41	0.45	1.47	39	0.46	1.94	38	0.47	1.97	34	0.62	2.23	34
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.41	0.54	55	0.45	0.54	53	0.46	0.48	53	0.47	0.54	47	0.62	0.73	50
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.01	1	29	0	1.24	18	6.72	3.01	88	2.99	3.67	48	0.03	3.96	7
Earning assets that reprice within 1 year	17.26	37.37	8	18.89	39.38	10	22.07	39.29	8	25.77	40.29	13	41.33	41.61	49
Interest-bearing liabilities that reprice within 1 year	1.65	6.39	6	1.59	8.20	4	2.22	10.19	5	2.23	10.01	7	2.65	8.46	14
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	15.61	29.65	19	17.30	29.11	24	19.84	26.63	31	23.54	27.38	37	38.68	29.77	73
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.71	-2.33	51	-1.82	3.20	40	9.16	14.45	35	3.86	16.62	15	2.88	17.03	12
Net short-term noncore funding dependence	-3.28	-7.71	63	-2.46	-4.76	55	8.45	3.38	61	3.37	4.66	32	2.67	4.83	32
Short-term investment / Short-term noncore funding	381.04	273.46	74	310.09	184.19	79	10	77.77	9	30.64	66.46	40	48.55	74.86	49
Liquid assets - short-term noncore funding / Nonliquid assets	54.69	36.68	74	43.06	28.18	76	22.20	16.97	73	22.69	16.04	72	18.76	18.16	64
Net loans and leases / Total deposits	58.27	72.79	16	67.08	79.43	17	81.19	90.31	28	79.48	90.08	23	78.70	90.14	24
Net loans and leases / Core deposits	58.79	78.25	13	67.63	88.34	11	82.45	103.93	15	80.60	105	11	82.60	105.65	18
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.50	0.12	7		1.57			0.72			-0.82			-0.31	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.76	-0.25	76	15.28	4.31	96	3.27	1.36	85	-3.44	-1.98	15	-2.21	-0.77	14
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	26.65	14.28	74	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	73.33	83.77	25	100	87.23	91	100	85.40	91	100	81.88	93	100	84.24	89
U.S. Treasury securities	1.95	6.70	46	0	4.72	16	0	6.15	11	0.01	6.99	32	0.01	6.96	27
US agency securities (excluding mortgage-backed securities)	8.85	4.12	77	13.21	4.01	85	10.10	3.49	84	17.77	4.02	89	19.38	4.42	89
Municipal securities	12.37	8.22	70	14.46	9.83	71	13.05	7.75	72	18.13	9.16	78	21.73	9.31	83
Mortgage-backed securities	76.21	66.54	58	72.33	66.64	57	76.85	67.43	56	64.09	65.45	41	58.69	65.34	36
Asset-backed securities	0.59	2.50	61	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0	3.08	8	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9
Mutual funds and equity securities	0.02	0.29	35	0	0.35	28	0	0.40	29	0	0.42	27	0.19	0.51	46
Debt securities 1 year or less	1.82	7.78	22	1.70	10.55	15	2.45	11.86	16	4.78	11.91	32	6.42	11.79	40
Debt securities 1 to 5 years	11.53	18.25	41	13.86	17.03	49	13.46	17.94	52	21.55	19.18	64	27.08	18.80	69
Debt securities over 5 years	86.63	71.11	75	84.43	69.86	67	84.09	66.02	71	73.67	64.73	50	66.31	64.73	42
Pledged securities	12.01	32.26	22	16.54	35.67	28	15.71	30.57	31	14.75	33.30	22	15.29	34.58	26
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	56.23	27.98	70	352.40	183.32	79	-31.41	26.69	9	-38.44	6.77	6	166.38	19.19	92
Investment securities	54.71	31.36	79	39.08	23.62	77	18.27	11.75	73	15.48	9.42	73	20.37	8.45	80
Core deposits	29.76	16.94	86	30.74	26.88	71	2.05	11.23	17	2.76	7.29	39	27.62	12.19	83
Noncore funding	22.38	-14.79	90	-79	-12.18	0	105.23	6.59	96	3.27	10.67	40	107.33	5.59	91

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,501,849	2,795,123	2,648,804	2,623,716	2,617,509
Commit: Secured commercial real estate loans	544,709	305,141	317,462	280,360	353,156
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	28,005
Securities underwriting	0	0	0	0	0
Standby letters of credit	36,026	29,893	25,692	28,333	51,307
Commercial and similar letters of credit	0	0	0	0	22
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	18,500	0	0	0	0
Written options contracts (interest rate)	203,563	0	991	1,024	6,555
Purchased options contracts (interest rate)	181,719	0	991	1,024	6,555
Interest rate swaps	1,140,339	1,495,455	1,362,695	732,464	757,251
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.72	22.78	34	16.85	22.01	34	18.81	23.52	41	20.04	24.05	48	20.58	24.03	48
Standby letters of credit	0.17	0.65	18	0.18	0.71	16	0.18	0.84	19	0.22	0.92	17	0.40	0.96	31
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	32
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	7.37	46.30	28	9.02	48.62	24	9.69	68.47	26	5.61	65.81	21	6.06	75.35	25
Interest rate contracts	7.37	32.46	29	9.02	34.36	27	9.69	47.31	29	5.61	43.84	24	6.06	53.66	27
Interest rate futures and forward contracts	0.09	3.25	37	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0.97	1.41	64	0	2.18	9	0.01	2.47	21	0.01	2.16	22	0.05	2.60	26
Purchased options contracts (interest rate)	0.87	1.31	75	0	1.46	22	0.01	2.65	46	0.01	2.32	48	0.05	2.37	45
Interest rate swaps	5.44	20.49	27	9.02	20.83	37	9.68	28.86	35	5.59	26.74	29	5.95	25.60	31
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	35.62	44.98	49	29.70	42.82	41	30.76	45.53	40	31.20	44.93	43	39.19	46.60	55

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,544,121	1,495,455	1,364,677	734,512	770,361
Interest rate contracts	1,544,121	1,495,455	1,364,677	734,512	770,361
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	18,500	0	0	0	0
Written options	203,563	0	991	1,024	6,555
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	203,563	0	991	1,024	6,555
Purchased options	181,719	0	991	1,024	6,555
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	181,719	0	991	1,024	6,555
Swaps	1,140,339	1,495,455	1,362,695	732,464	757,251
Held for trading.....	1,544,121	1,495,455	861,704	731,441	761,010
Interest rate contracts	1,544,121	1,495,455	861,704	731,441	761,010
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	0	502,973	3,071	9,351
Interest rate contracts	0	0	502,973	3,071	9,351
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,322,057	1,345,630	1,360,465	733,488	763,806
One year or less	45,965	0	12,072	7,519	45,585
Over 1 year to 5 years	418,036	394,205	682,057	82,388	120,979
Over 5 years	858,056	951,425	666,336	643,581	597,242
Gross negative fair value (absolute value)	25,947	52,722	19,340	7,013	6,657
Gross positive fair value.....	25,947	52,269	34,659	7,013	6,657
Held for trading.....	25,947	52,269	19,340	7,013	6,657
Non-traded.....	0	0	15,319	0	0
Current credit exposure on risk-based capital derivative contracts	22,708	46,139	34,463	4,474	5,288
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	1.20	11.16	31	0	14.05	7	0	13.49	6	0	12.78	8	0	13.23	8
Written options	13.18	6.28	78	0	8.18	6	0.07	5.91	14	0.14	6.60	17	0.85	6.68	23
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	13.18	5.96	82	0	7.73	7	0.07	5.10	16	0.14	5.49	20	0.85	5.27	26
Purchased options	11.77	3.27	86	0	3.42	19	0.07	4.42	39	0.14	4.19	43	0.85	4.73	40
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	11.77	2.87	88	0	2.86	21	0.07	3.35	41	0.14	3.20	48	0.85	3.32	49
Swaps	73.85	74.26	37	100	68.76	96	99.85	69.75	91	99.72	70.34	89	98.30	68.94	88
Held for trading	100	40.42	97	100	43.53	96	63.14	44.16	53	99.58	46.31	93	98.79	46.32	90
Interest rate contracts	100	34.15	97	100	36.62	96	63.14	37.24	61	99.58	38.40	97	98.79	37.84	98
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	0	59.58	2	0	56.47	3	36.86	55.84	46	0.42	53.69	6	1.21	53.68	9
Interest rate contracts	0	56.71	3	0	53.82	3	36.86	52.22	48	0.42	50.60	8	1.21	51.23	13
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	85.62	92.53	24	89.98	91.48	31	99.69	93.86	69	99.86	94.47	68	99.15	95.63	62
One year or less	2.98	27.56	18	0	32.05	4	0.88	32.17	4	1.02	32.51	11	5.92	31.96	20
Over 1 year to 5 years	27.07	27.01	48	26.36	27.06	53	49.98	30.45	79	11.22	31.16	22	15.70	31.85	29
Over 5 years	55.57	29.89	78	63.62	29.56	82	48.83	28.09	71	87.62	28.71	94	77.53	29.43	91
Gross negative fair value (absolute value)	1.68	0.98	78	3.53	1.55	85	1.42	0.83	78	0.95	0.72	70	0.86	0.69	64
Gross positive fair value	1.68	1.34	69	3.50	2.23	81	2.54	1.19	92	0.95	0.85	60	0.86	0.71	64
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	50	0.04	0.07	57	0.01	0.06	48	0.01	0.06	34	0.01	0.06	31
Gross positive fair value (X)	0.02	0.05	35	0.04	0.09	39	0.03	0.07	45	0.01	0.06	30	0.01	0.06	33
Held for trading (X)	0.02	0.04	56	0.04	0.07	52	0.01	0.06	47	0.01	0.05	45	0.01	0.05	46
Non-traded (X)	0	0.01	5	0	0.02	4	0.01	0.01	74	0	0.01	2	0	0.01	4
Current credit exposure (X)	0.01	0.04	40	0.03	0.06	42	0.03	0.05	49	0	0.04	30	0	0.04	37
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.17	0.46	38	0.43	0.85	43	0.33	0.73	48	0.05	0.53	29	0.05	0.53	37

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	149,140	83,968	83,369	75,646	70,043
Gross losses	9,064	21,092	15,216	18,570	16,660
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,086	6,932	12,322	11,523	13,632
Net losses	978	14,160	2,894	7,047	3,028
Provision for loan and lease losses	4,800	77,700	3,493	14,770	8,631
Adjustments	2,616	1,632	0	0	0
Ending balance	155,578	149,140	83,968	83,369	75,646
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18	0.12	0.14	49	0.09	0.16	30
Provision for loan and lease losses / Average loans and leases	0.05	-0.16	80	0.83	0.82	56	0.04	0.24	15	0.18	0.24	48	0.13	0.28	29
Provision for loan and lease losses / Net loan and lease losses	490.80	-105.48	87	548.73	487.86	72	120.70	130.58	53	209.59	134.68	85	285.04	143.18	86
Allowance for loan and lease losses / Total loans and leases not held for sale	1.46	1.23	74	1.58	1.58	57	0.96	0.83	66	0.99	0.90	67	0.91	0.98	42
Allowance for loan and lease losses / Total loans and leases	1.46	1.20	75	1.58	1.55	59	0.96	0.81	67	0.99	0.89	68	0.90	0.96	44
Allowance for loan and lease losses / Net loans and leases losses (X)	159.08	21.39	95	10.53	11.58	66	29.01	8.03	91	11.83	7.54	80	24.98	8.39	90
Allowance for loan and lease losses / Nonaccrual assets	675.22	364.13	86	428.49	299.17	77	253.99	218.72	72	152.02	214.03	43	114.29	178.03	28
ALLL / 90+ days past due + nonaccrual loans and leases	675.22	287.08	90	428.49	244.34	84	240.69	151.73	80	149.75	160.51	60	111.72	136.22	45
Gross loan and lease losses / Average loans and leases	0.09	0.19	32	0.22	0.34	44	0.18	0.28	41	0.22	0.30	47	0.25	0.33	47
Recoveries / Average loans and leases	0.08	0.08	58	0.07	0.07	62	0.14	0.08	85	0.14	0.09	77	0.20	0.09	89
Net losses / Average loans and leases	0.01	0.11	15	0.15	0.27	44	0.03	0.21	17	0.08	0.22	31	0.05	0.24	19
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	38.34	34.67	66	45.56	33.98	74	66.35	36.22	86	69.17	41.30	87	63.51	33.49	88
Earnings coverage of net loan and lease losses (X)	267.19	39.72	93	19.07	22.91	62	84.69	24.40	89	32.16	21.75	76	61.63	19.67	87
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	22	-0.02	0.04	8	-0.10	0.01	2	-0.03	0.02	11	-0.01	0.02	17
Real estate loans secured by 1-4 family	-0.07	-0.02	10	-0.28	0.01	0	-0.09	0.01	4	-0.16	0.01	2	-0.14	0.03	3
Revolving	-0.18	-0.07	16	-0.12	0.01	10	0	0.02	32	-0.16	0.03	8	0.03	0.09	42
Closed-end	-0.04	-0.01	19	-0.37	0	0	-0.16	0	1	-0.17	0.01	1	-0.31	0.02	2
Commercial real estate loans	0	0.04	18	0.01	0.07	34	-0.11	0.01	2	-0.02	0.01	17	0	0.01	53
Construction and land development	-0.15	0	2	-0.26	0	1	-0.94	-0.01	0	-0.31	-0.03	3	-0.11	-0.02	12
1-4 family	0	0	25	-0.15	0	1	-0.27	0	1	-0.06	-0.01	5	0	0	32
Other	-0.15	0	2	-0.11	0	0	-0.68	-0.01	0	-0.25	-0.02	2	-0.10	-0.01	10
Multifamily	0.13	0.01	92	0	0	18	0	0	21	-0.08	0	7	0.11	-0.01	99
Nonfarm nonresidential	0	0.05	15	0.04	0.11	43	-0.03	0.02	4	0.03	0.02	65	0.01	0.03	52
Owner-occupied	0	0.01	67	0.04	0.02	77	0	0.01	55	0.01	0.01	71	0.02	0.01	73
Other	-0.01	0.04	12	0	0.08	9	-0.03	0.01	3	0.01	0.01	71	-0.01	0.01	18
Real estate loans secured by farmland	0	0	54	0.03	0.02	80	0	0.01	20	0.08	0	88	0.03	0.01	82
Commercial and industrial loans	0.06	0.17	35	0.16	0.47	28	0.36	0.37	60	0.19	0.31	47	0.16	0.39	37
Loans to individuals	0.99	0.71	70	1.03	1.13	61		1.17		0.01	1.16	2		1.25	
Credit card loans		1.84		-125	2.92	1	-36.36	3.11	1	-41.18	2.92	2	-0.34	2.92	2
Agricultural loans	-0.01	0.02	24	1.26	0.19	89	-0.01	0.08	10	1.11	0.15	92	0	0.18	55
Loans to foreign governments and institutions		0			0			0			0		0		
Other loans and leases	0	0.10	17	0.49	0.15	89	0.06	0.15	51	0.07	0.14	54	0.06	0.15	46

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		7,447		28,192		24,121		29,536		16,760
90+ days past due loans and leases		0		0		1,827		831		1,523
Nonaccrual loans and leases		23,041		34,806		33,060		54,842		66,189
Total past due and nonaccrual loans and leases		30,488		62,998		59,008		85,209		84,472
Restructured 30–89 days past due		554		147		962		1,346		136
Restructured 90+ days past due		0		0		19		248		684
Restructured nonaccrual		3,106		3,736		4,087		13,668		6,389
Total restructured loans and leases		3,660		3,883		5,068		15,262		7,209
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		10,086		6,033		8,403		16,124		20,000
Other real estate owned		381		553		552		6,019		13,298
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.07	0.32	8	0.30	0.39	47	0.28	0.43	36	0.35
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0.02	0.15	35	0.01
Nonaccrual loans and leases	0.22	0.46	19	0.37	0.66	25	0.38	0.51	35	0.65
90+ days past due and nonaccrual loans and leases	0.22	0.62	13	0.37	0.85	17	0.40	0.71	25	0.66
30–89 days past due restructured	0.01	0.01	64	0	0.01	44	0.01	0.01	62	0.02
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	63	0
Nonaccrual restructured	0.03	0.10	29	0.04	0.13	27	0.05	0.14	30	0.16
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.07	0.32	8	0.30	0.40	47	0.28	0.43	36	0.35
90+ days past due assets	0	0.10	9	0	0.12	8	0.02	0.15	33	0.01
Nonaccrual assets	0.22	0.47	19	0.37	0.67	25	0.38	0.53	34	0.65
30+ days past due and nonaccrual assets	0.29	0.97	9	0.67	1.29	24	0.67	1.19	25	1.01
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.11	0.36	13	0.21	0.52	18	0.25	0.44	24	0.43
90+ days past due and nonaccrual assets + other real estate owned	0.11	0.37	11	0.21	0.55	14	0.25	0.48	20	0.47
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.16	0.41	15	0.25	0.60	16	0.31	0.53	24	0.60
Allowance for loan and lease losses	21.89	62.64	12	27.85	66.66	14	51.21	115.41	15	94.25
Equity capital + allowance for loan and lease losses	1.24	3.60	12	1.66	4.97	13	1.92	4.28	19	3.71
Tier 1 capital + allowance for loan and lease losses	1.82	4.30	15	2.70	6.05	18	3.07	5.65	23	5.88
Loans and leases + other real estate owned	0.32	0.71	20	0.44	0.97	15	0.49	0.85	23	0.94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.04	0.26	9	0.40	0.39	60	0.21	0.38	29	0.39	0.42	55	0.22	0.44	21
	90+ days past due		0	0.12	15	0	0.16	14	0.03	0.16	49	0.02	0.22	40	0.03	0.26	43
	Nonaccrual.....		0.12	0.52	15	0.31	0.76	19	0.17	0.46	21	0.50	0.57	52	0.58	0.69	49
Commercial and industrial	30–89 days past due		0.14	0.24	44	0.22	0.23	62	0.40	0.31	71	0.38	0.30	70	0.22	0.32	42
	90+ days past due		0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	28
	Nonaccrual.....		0.40	0.57	43	0.35	0.75	28	0.58	0.83	40	1.24	0.76	79	1.63	0.93	78
Individuals	30–89 days past due		0.02	0.63	14	0.08	0.83	11	0.24	0.83	21	0.63	0.84	36	0.43	0.97	25
	90+ days past due		0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0.14	0.19	61
	Nonaccrual.....		0.04	0.17	38	0.11	0.28	44	0.02	0.17	29	0.12	0.23	47	0.03	0.24	26
Depository institution loans	30–89 days past due			0.01			0			0				0			0
	90+ days past due			0			0			0				0			0.05
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due		0.25	0.07	83	0.19	0.17	72	0.82	0.24	86	0.38	0.17	79	0.22	0.17	68
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0.35	0.70	72	1.05	0.49	80	0.66	0.67	69	0.90	0.75	71	0.76	0.96	66
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due		0.01	0.12	43	0.01	0.18	38	0.03	0.20	39	0.01	0.17	33	0.01	0.20	29
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.36	0.09	87	0.41	0.15	82	1.02	0.13	94	0	0.14	17	0	0.10	38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.11	0.46	11	0.56	0.65	56	0.47	0.67	43	0.40	0.71	27	0.68	0.74	50
	90+ days past due	0	0.24	18	0	0.33	16	0.02	0.31	41	0.06	0.46	45	0.22	0.49	64
	Nonaccrual	0.24	0.71	19	0.28	0.89	16	0.50	0.73	41	0.77	0.86	55	0.96	0.97	58
Revolving	30–89 days past due	0.12	0.28	32	0.03	0.48	11	0.10	0.45	16	0.41	0.50	41	0.64	0.61	65
	90+ days past due	0	0.02	35	0	0.03	30	0.03	0.05	66	0.07	0.05	68	0.11	0.07	72
	Nonaccrual	0.13	1.18	19	0.38	1.13	30	0.68	1	54	0.99	1.17	67	1.22	1.17	70
Closed-end	30–89 days past due	0.11	0.49	16	0.85	0.65	72	0.78	0.70	65	0.40	0.75	30	0.73	0.79	50
	90+ days past due	0	0.26	18	0	0.38	17	0.01	0.35	38	0.06	0.53	46	0.33	0.57	68
	Nonaccrual	0.27	0.67	22	0.23	0.87	16	0.36	0.70	32	0.58	0.84	39	0.71	0.96	47
Junior lien	30–89 days past due	0	0.01	11	0.03	0.02	74	0	0.02	9	0.03	0.03	59	0.02	0.03	43
	90+ days past due	0	0	36	0	0	32	0	0	29	0.05	0	95	0.02	0	89
	Nonaccrual	0.06	0.03	76	0.13	0.04	90	0.16	0.04	92	0.24	0.06	92	0.30	0.07	94
Commercial real estate	30–89 days past due	0.03	0.15	26	0.40	0.26	73	0.17	0.18	56	0.42	0.17	85	0.16	0.18	53
	90+ days past due	0	0.01	28	0	0.02	23	0.04	0.03	70	0.01	0.03	55	0	0.04	35
	Nonaccrual	0.03	0.38	10	0.18	0.62	19	0.09	0.23	28	0.43	0.28	74	0.37	0.34	61
Construction and development	30–89 days past due	0	0.17	17	0.05	0.28	38	0.26	0.28	65	0.02	0.21	28	0.10	0.23	43
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0.08	0.41	43	0	0.20	12	0.06	0.19	42	0.34	0.24	74
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0.26	0.06	90	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0.31	0.03	95
Other	30–89 days past due	0	0.13	21	0.05	0.22	50	0	0.20	15	0.02	0.13	39	0.10	0.13	58
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0.08	0.35	50	0	0.17	14	0.06	0.15	50	0.03	0.18	34
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0.10	0.08	71	0.38	0.10	87	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0.17	0.11	76	0	0.05	21	0.12	0.08	74	0.32	0.10	84
Nonfarm non-residential	30–89 days past due	0.04	0.13	37	0.47	0.23	78	0.17	0.14	63	0.48	0.17	91	0.19	0.17	54
	90+ days past due	0	0.01	31	0	0.02	26	0.05	0.03	74	0.01	0.03	59	0	0.04	41
	Nonaccrual	0.04	0.45	11	0.19	0.80	16	0.11	0.28	25	0.51	0.30	73	0.38	0.38	50
Owner Occupied	30–89 days past due	0.02	0.04	46	0.01	0.07	26	0.13	0.07	78	0.32	0.09	95	0.10	0.07	66
	90+ days past due	0	0	37	0	0	33	0.05	0.01	84	0.01	0.01	70	0	0.02	50
	Nonaccrual	0.04	0.17	24	0.19	0.27	39	0.08	0.16	36	0.44	0.17	90	0.28	0.21	64
Other	30–89 days past due	0.02	0.08	48	0.46	0.14	85	0.04	0.07	47	0.16	0.07	82	0.09	0.09	62
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.23	18	0.01	0.44	12	0.02	0.10	33	0.07	0.13	50	0.09	0.14	48
Farmland	30–89 days past due	0.02	0.10	64	0	0.11	30	0.27	0.23	70	0	0.25	23	0.03	0.27	44
	90+ days past due	0	0	45	0	0	45	0.02	0.01	86	0.03	0.01	88	0	0.06	38
	Nonaccrual	1.13	0.69	80	2.24	1.13	77	0.66	0.84	59	0.90	1.23	61	2.61	1.07	82
Credit card	30–89 days past due		0.81		0	0.95	7	0	1.19	6	0	1.22	6	0	1.08	5
	90+ days past due		0.45		0	0.63	13	0	0.78	12	0	0.73	11	0	0.75	9
	Nonaccrual		0.10		0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,859,353	1,590,164	1,599,919	1,642,246	1,634,705										
Retained earnings	710,350	594,416	519,676	426,708	337,442										
Accumulated other comprehensive income (AOCI)	35,162	182,194	40,367	-35,305	-22,225										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,604,865	2,366,774	2,159,962	2,033,649	1,949,922										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	858,722	793,622	802,393	815,560	813,895										
Accumulated other comprehensive income-related adjustments	35,162	182,194	40,367	-35,305	-22,225										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,710,981	1,390,958	1,317,202	1,253,394	1,158,252										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,710,981	1,390,958	1,317,202	1,253,394	1,158,252										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	8,000										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	8,000										
Less: Additional tier 1 capital deductions	0	0	0	0	349										
Additional tier 1 capital	0	0	0	0	7,651										
Tier 1 Capital	1,710,981	1,390,958	1,317,202	1,253,394	1,165,903										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	10,000	35,092	35,277	35,462	35,647										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	147,211	134,970	87,398	87,699	78,776										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity			0		0										
Tier 2 capital before deductions	157,211	170,062	122,675	123,161	114,423										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	157,211	170,062	122,675	123,161	114,423										
Exited advanced approach tier 2 capital															
Total capital	1,868,192	1,561,020	1,439,877	1,376,555	1,280,326										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	20,874,106	16,496,414	13,750,840	13,050,536	11,450,963										
Less: Deductions from common equity tier 1 capital	858,722	793,622	802,393	815,560	814,244										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	20,015,384	15,702,792	12,948,447	12,234,976	10,636,719										
Total risk-weighted assets	13,146,341	10,801,785	10,583,559	9,838,148	9,864,129										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.01	12.37	67	12.88	12.35	64	12.45	12.11	61	12.74	12.09	70	11.74	12.16	49
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	13.01	13.11	59	12.88	13.08	54	12.45	12.78	51	12.74	12.85	59	11.82	12.95	37
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	14.21	14.91	44	14.45	15.23	44	13.60	14.36	43	13.99	14.45	52	12.98	14.63	26
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.55	8.98	39	8.86	9.13	43	10.17	9.76	65	10.24	9.71	69	10.96	9.53	86
Supplementary leverage ratio, advanced approaches HCs		6.71		8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			394			134			138			141			196	194.03	254.95
Other insurance activities income			394			134			138			141			196	194.03	254.95
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			298,396			242,454			231,808			231,592			216,786	23.07	68.11

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0.06	0.36	50	0.02	0.41	39	0.02	0.47	38	0.02	0.47	39	0.04	0.55	37			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.99	12	64	15.74	11.03	66	16.54	11.51	70	17.32	10.22	75	17.46	9.84	75			
Broker-Dealer Activities				0			0			0			0			0	1.54	32
Net assets of broker-dealer subsidiaries (\$000)	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017	
Foreign Activities									
Total foreign loans and leases	19,970		22,702		26,163		33,615		26,242
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans	19,970		22,702		26,163		33,615		26,242
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	0		0		0		0		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	19,970		22,702		26,163		33,615		26,242
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....	0.14			0.42			1.19		
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.20			5.18			27.03	
Commercial and industrial loans		0.79			0.64			0.29	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	-12.03	6.83	27	-13.23	-2.40	27	-22.17	22.48	10
Total selected assets.....	-12.03	9.48	25	-13.23	2.04	23	-22.17	12.40	14
Deposits		0.73			3.46			10.36	
									5
									-0.77

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Dollar Amount in Thousands
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change
						1-Year 5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	108,016	89,013	168,100	85,262	66,802	21.35	29.35	
Dividends	108,000	89,000	168,000	85,250	66,800	21.35	29.34	
Interest	16	13	100	12	2	23.08	300.00	
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	500	0	0	0	0	0		
Dividends	500	0	0	0	0	0		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	108,516	89,013	168,100	85,262	66,802	21.91	29.95	
Securities gains (losses)	0	0	0	0	0			
Other operating income	-18	37	68	56	8			
Total operating income	108,498	89,050	168,168	85,318	66,810	21.84	29.92	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	1,984	1,883	1,871	1,875	365	5.36		
Other expenses	4,344	2,701	2,902	3,037	3,821	60.83	101.86	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	6,328	4,584	4,773	4,912	4,186	38.05	194.05	
Income (loss) before taxes	102,170	84,466	163,395	80,406	62,624	20.96	25.58	
Applicable income taxes (credit)	-1,329	-952	-967	-1,017	-547			
Extraordinary items					0			
Income before undistributed income of subsidiaries	103,499	85,418	164,362	81,423	63,171	21.17	26.05	
Equity in undistributed income of subsidiaries	99,321	68,826	30,089	91,459	49,657	44.31	336.44	
Bank subsidiaries	98,609	68,308	29,779	91,314	49,470	44.36	339.94	
Nonbank subsidiaries	712	518	310	145	187	37.45	107.58	
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	202,820	154,244	194,451	172,882	112,828	31.49	93.41	
Memoranda								
Bank net income	206,609	157,308	197,779	176,564	116,270	31.34	95.07	
Nonbank net income	1,212	518	310	145	187	133.98	253.35	
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,589,218	99.21	2,363,692	99.17	2,156,039	98.18	2,049,855	1,971,788	9.54	109.03
Common and preferred stock		2,589,218	99.21	2,363,692	99.17	2,156,039	98.18	2,049,855	1,971,788	9.54	109.03
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		7,175	0.27	6,215	0.26	5,671	0.26	5,312	5,406	15.45	44.13
Common and preferred stock		7,175	0.27	6,215	0.26	5,671	0.26	5,312	5,406	15.45	44.13
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		5,765	0.22	7,234	0.30	27,805	1.27	8,171	9,298	-20.31	135.59
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		4,729	0.18	4,729	0.20	4,729	0.22	4,729	4,729	0.00	67457.14
Other assets		3,054	0.12	1,668	0.07	1,675	0.08	1,594	3,177	83.09	-40.57
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,609,941	100.00	2,383,538	100.00	2,195,919	100.00	2,069,661	1,994,398	9.50	108.58
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		10,000	0.38	35,092	1.47	35,277	1.61	35,462	35,647	-71.50	
Other liabilities		890	0.03	839	0.04	680	0.03	550	581	6.08	228.41
Balance due to subsidiaries and related institutions		10,310	0.40	0	0	0	0	0	8,248		
Total liabilities		21,200	0.81	35,931	1.51	35,957	1.64	36,012	44,476	-41.00	7722.88
Equity Capital		2,588,741	99.19	2,347,607	98.49	2,159,962	98.36	2,033,649	1,949,922	10.27	106.93
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	-100.00
Common stock		1,930,187	73.96	1,660,998	69.69	1,650,753	75.17	1,642,246	1,634,705	16.21	93.83
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		694,226	26.60	575,248	24.13	519,676	23.67	426,708	337,442	20.68	155.27
Accumulated other comprehensive income		35,162	1.35	182,195	7.64	40,367	1.84	-35,305	-22,225	-80.70	
Other equity capital components		-70,834	-2.71	-70,834	-2.97	-50,834	-2.31	0	0	0	
Total liabilities and equity capital		2,609,941	100.00	2,383,538	100.00	2,195,919	100.00	2,069,661	1,994,398	9.50	108.58
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		10,310	0.40	0	0	0	0	0	8,248		
Notes payable to subsidiaries that issued TPS		10,310	0.40	0	0	0	0	0	8,248		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	8,248		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.44	11.94	17	6.82	7.29	40	9.19	9.68	43	8.78	10.40	31	8.01	7.61	56
Bank net income / Average equity investment in banks	8.70	11.80	22	6.91	7.45	40	9.32	10.51	42	8.85	11.19	27	8.22	8.74	53
Nonbank net income / Average equity investment in nonbanks	18.34	13.12	69	8.80	9.75	58	5.65	7.89	55	2.76	7.10	38	3.67	4.73	46
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	101.87	96.79	52	101.99	88.16	46	101.71	82.22	43	102.13	82.56	47	103.05	80.64	57
Nonbank net income / Parent net income	0.60	3.40	47	0.34	3.59	42	0.16	5.93	36	0.08	3.78	37	0.17	7.76	38
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	0.82	16.81	12	1.53	20.06	13	1.66	20.43	13	1.77	20.88	15	2.28	19.94	16
Total debt / Equity capital	0.39	11.71	25	1.49	14.41	24	1.63	14.31	30	1.74	14.69	33	1.83	13.95	36
Total debt + notes payable to subs that issued TPS / Equity capital	0.78	13.63	17	1.49	16.67	17	1.63	16.36	16	1.74	17.10	17	2.25	16.10	20
Total debt + Loans guaranteed for affiliate / Equity capital	0.39	11.77	25	1.49	14.68	24	1.63	14.56	30	1.74	15.14	33	1.83	14.35	36
Total debt / Equity capital – excess over fair value	0.39	11.81	25	1.49	14.52	24	1.63	14.51	30	1.74	14.81	33	1.83	14.10	36
Long-term debt / Equity capital	0.39	10.95	25	1.49	13.56	24	1.63	13.04	30	1.74	13.37	33	1.83	12.69	37
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0.42	0.27	84
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	10.96	39.86	26	31.95	34.67	46	33.57	28.44	58	82.50	28.63	91	69.44	26.93	83
Double Leverage															
Equity investment in subs / Equity capital	100.30	103.22	41	100.95	102.81	40	100.08	103.22	37	101.06	103.10	42	101.40	102.10	46
Total investment in subs / Equity capital	100.30	108.40	32	100.95	110.16	27	100.08	111.07	24	101.06	112.48	30	101.40	111.30	33
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.04	0.29	43	0.14	0.47	42	0.01	0.36	36	0.12	0.35	44	0.24	0.52	45
Equity investment in subs – equity cap / Net income-div (X)	0.06	1.05	6	0.38	1.82	14	0.02	1.22	6	0.24	1.22	16	0.44	2.64	17
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	121.80	152.85	40	89.29	136.59	19	158.01	177.68	48	97.70	162.34	19	121.38	141.81	44
Cash from ops + noncash items + op expense / Op expense + dividend	136.76	154.48	47	99.92	147.24	22	166.55	190.27	47	108.71	174.91	22	138.34	148.20	52
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.83	98.54	46	79.59	134.08	15	118.34	116.34	59	98.83	103.19	45	111.10	92.33	64
Pretax operating income + interest expense / Interest expense	5,249.70	1,835.33	90	4,585.71	2,016.32	85	8,833.03	1,968.54	92	4,388.32	2,898.75	82	17,257.26	1,909.25	93
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	5,118.17	1,770.77	89	4,585.71	1,539.23	88	8,833.03	1,632.83	94	4,379.19	1,369.37	91	14,835.06	1,547.94	95
Dividends + interest from subsidiaries / Interest expense + dividends	126.44	174.12	37	90.74	150.43	21	161.42	210.80	39	99.92	188.90	17	129.28	172.51	42
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93		13.68	24.63	33
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.23	3.44	37	0.30	3.85	36	1.26	2.64	48	0.39	2.61	36	0.46	3.24	36
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	81.01	66.37	66	112.64	81.10	83	62.22	57.84	62	102.50	57.26	88	81.22	68.72	66
Dividends declared / Net income	41.34	28.27	79	62.38	42.29	80	52.59	33.08	83	48.28	27.33	88	45.47	31.29	74
Net income – dividends / Average equity.....	4.95	8.62	16	2.56	4.14	30	4.36	6.46	21	4.54	7.33	15	4.37	5.03	40
Percent of Dividends Paid															
Dividends from bank subsidiaries	128.82	155.92	42	92.50	132.17	30	164.28	178.13	47	102.15	157.73	28	130.19	130.71	56
Dividends from nonbank subsidiaries	0.60	4.90	60	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	129.41	203.53	34	92.50	174.85	20	164.28	260.40	34	102.15	215.26	14	130.19	196.35	39
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	52.27	45.96	54	56.58	60.28	49	84.94	66.55	71	48.28	60.71	38	57.45	59	46
Interest income from bank subsidiaries.....	0.01	0.11	57	0.01	0.36	48	0.05	0.54	54	0.01	0.52	41	0	0.76	37
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	52.28	51.33	50	56.59	62.88	48	84.99	69.36	65	48.29	63.43	36	57.45	62.82	43
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	41.25	62.63	41	0	56.39	15	0	82.95	12	0	51.40	17	0	102.35	13
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	41.25	87.22	37	0	79.84	8	0	150.41	6	0	99.33	7	0	165.35	4
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.54	74.16	77	99.94	69.76	90	99.90	67.32	90	99.92	65.18	87	99.99	59.17	95
Interest income from bank subsidiaries.....	0.01	0.23	56	0.01	0.63	45	0.06	0.80	51	0.01	0.92	41	0	0.94	37
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	99.56	83.13	68	99.96	82.20	84	99.96	78.80	90	99.93	74.20	81	99.99	69.23	91
Dividends from nonbank subsidiaries	0.46	3.07	58	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0.46	4.67	52	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	103.10	26.38	89	0	27.08	12	0	28.33	11	0	26.53	12	23.14	39.18	64